

PTO/SB/D&A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	7
-------	---	----	---

Complete if Known

Application Number	10/616,124
Filing Date	July 8, 2003
First Named Inventor	Marvin T. Ling
Art Unit	3624
Examiner Name	Ella Colbert
Attorney Docket Number	GTX-005

U. S. PATENT DOCUMENTS

U. S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (If Answer)			
JK GC		US- 6,493,683 B1	12/2002	David et al.	
		US- 6,473,740 B2	10/29/2002	Cockrill et al.	
		US- 6,473,500	10/2002	Risafi et al.	
		US- 6,449,601	09/2002	Friedland et al.	
		US- 6,385,596	05/2002	Wider et al.	
		US- 6,341,273	01/2002	Briscoe	
		US- 6,236,981 B1	05/22/2001	Hill	
		US- 6,236,972	05/2001	Shkedy	
		US- 6,185,541 B1	02/2001	Scroggie et al.	
		US- 6,047,268	04/2000	Bartoli et al.	
		US- 6,018,720	01/25/2000	Fujimoto	
		US- 5,999,919	12/07/1999	Jarecki et al.	
		US- 5,983,207	11/09/1999	Turk et al.	
		US- 5,982,891	11/09/1999	Ginter et al.	
		US- 5,966,699	10/1999	Zandi	
JC GC		US- 5,963,924	10/05/1999	Williams et al.	
		US- 5,943,424	08/24/1999	Berger et al.	
		US- 5,943,423	08/24/1999	Muftic	
		US- 5,930,777	07/27/1999	Barber	

FOREIGN PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁸
		Country Code ² -Number ⁴ -Kind Code ⁶ (if known)				
JC		WO 01/42946 A2	06/2001	Stangel		

Examiner Signature	<i>E. Collett</i>	Date Considered	9-30-05
-----------------------	-------------------	--------------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to office. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08A (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet 3 of 7

Complete if Known

Application Number	10/616,124
Filing Date	July 8, 2003
First Named Inventor	Marvin T. Ling
Art Unit	3624
Examiner Name	Ella Colbert
Attorney Docket Number	GTX-005

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

**Examiner
Signature**

E. Collett

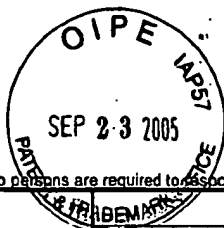
Date	
Considered	

9-30-05

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (07-05)

Approved for use through 07/31/2006. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

Complete if Known

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

4

of

7

Application Number

10/616,124

Filing Date

July 8, 2003

First Named Inventor

Marvin T. Ling

Art Unit

3624

Examiner Name

Ella Colbert

Attorney Docket Number

GTX-005

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
EC		"RocketCash-How It Works-FAQs," RocketCash LLC, URL: http://www.rocketcash.com/howitworks/index.php?page=frequently_asked_questions , printed March 1, 2002	
		Lerner, Eric J., "Security Makes 'Net Gains," IBM Think Research, URL: http://domino.research.ibm.com/comm/wwwr_thinkresearch.nsf/pages/security196.html , printed November 1, 2001	
		"QPASS Commerce Solutions for Wireless Carriers," Qpass, Inc. URL: http://www.qpass.com/default.asp?pid=wirelesscarriersolution ; http://www.qpass.com/default.asp?pid=products , and http://www.qpass.com/default.asp?pid=customerspartners , printed October 17, 2001	
		Pepe, Michele, "Start-Up Expands Payments Options," CRN August 2000, URL: http://www.enition.com/press/content_3.htm , printed October 17, 2001	
		Tapscott, Don, "Giving a Lift to Micropayments," Computerworld, December 2000, URL: http://www.computerworld.com/cwi/story/0,1199,NAV47-68-86-1721_STO55261,00.html , printed October 17, 2001	
		Boucher Ferguson, Renee, "Pay-as-you-go transactions," eWEEK November 2000, URL: http://techupdate.zdnet.com/techupdate/stories/main/0,14179,2657472,00.00.html , printed October 17, 2001	
		Tapscott, Don, "The Web doesn't have to shut out the 'small stuff'" Computerworld, Inc. November 2000, URL: http://www.computerworld.com/cwi/story/0,1199,NAV47-81_STO54155,00.html , printed October 17, 2001	
		Bedell, Doug, "Pay-per-click micropayments may become the norm on the Net," The Dallas Mornings News (11/19/00) URL: http://www.dallasnews.com/technology/218421_micropayments_.html , printed November 1, 2001	
		"Clickshare: Connecting customers with content," Clickshare Service Corp. (10/17/01) URL: http://www.clickshare.com/aboutus/ , printed October 17, 2001	
EC		Huijskens, Jean-Marc, "cartio Micropayments Whitepaper," Net.Actuals B.V., May 2001	

Examiner
Signature

Date

Considered

9-30-05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (07-05)

Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/616,124
Filing Date	July 8, 2003
First Named Inventor	Marvin T. Ling
Art Unit	3624
Examiner Name	Ella Colbert
Attorney Docket Number	GTX-005

Sheet	5	of	7
-------	---	----	---

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
EC		"The Magex Solution FAQs," Magex Limited 2000, URL: http://www.magex.com/magexsolution/overview/faqs/asp . Printed October 17, 2001	
		Michael Peirce, "Payment mechanisms designed for the Internet," URL: http://ganges.cs.tcd.ie/mepeirce/Project/ointernet.html , printed October 23, 2000	
		"A plan for the introduction of internet cash," URL: http://www.jim.com/jamesd/kong/plan.htm , printed October 20, 2000	
		"Micropayment Methods," URL: http://www.transaction.net/payment/micro.html , printed October 20, 2000	
		Michael Peirce and Donal O'Mahony, "Scaleable, Secure Cash Payment for WWW Resources with the PayMe Protocol Set," URL: http://ganges.cs.tcd.ie/mepeirce/Project/Payme/Overview.html , printed October 23, 2000	
		"Internet Dollar is the money of the Internet," Internet Dollar LTD., URL: http://www.internetdollar.com , printed October 20, 2000	
		"What is eCoin micropayment system?" eCoin Incorporated, URL: http://www.ecoin.net , printed October 20, 2000	
		"Small change: Micropayment," Computerworld 2000, URL: http://www2.computerworld.com/home/features.nsf/All/980223micropaylinks , printed October 23, 2000	
		"Network payment mechanisms & digital cash," URL: http://inf2.pira.co.uk/top033.htm , last updated 6 July 2000, printed October 20, 2000	
EC		"Common markup for micropayment per-fee-links," WC3 Final Public Working Draft of 25 August 1999, URL: http://www.w3.org/TRWD-Micropayment-Markup/ , printed October 16, 2001	

Examiner
Signature

Date

Considered

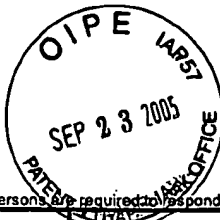
9-30-05

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number 10/616,124

Filing Date July 8, 2003

First Named Inventor Marvin T. Ling

Art Unit 3624

Examiner Name Ella Colbert

Attorney Docket Number GTX-005

Sheet

6

of

7

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
AC		"Common markup for Ecash per-fee-links," Ecash.com adapted version of WC3 working draft of 25 August 19, URL: http://www.ecash.com/MicroPayment/micropayment.htm , printed September 28, 2001	
		"Transmedia Europe, Inc. and ...announce the acquisition on Silicon Valley Internet.....," PR Newswire, July 16, 1998	
		Bellare, M. et al, "Variety Cash: a Multi-purpose Electronic Payment System," Proc. Third Usenix Workshop on Electronic Commerce, Extended Abstract, June 1998	
		Neilsen, J., "The Case for Micropayments," useit.com (Alertbox Jan. 1998), URL: http://www.useit.com/alertbox/980125.html , printed October 23, 2001	
		"Wave Systems and IBM to Collaborate on Technology for Accessing Digital Content," Bus. Wire, December 18, 1997	
		Cohen, Warren, "Online malls move closer to home," U.S. News & World Report, vol. 123, no. 21, p. 86, December 01, 1997	
		Manasse, Mark, "The MilliCent Microcommerce System," DIGITAL Systems Research Center Technical Presentation, July 1997, URL: http://www.millicent.digital.com/works/details/presentations.html	
		O'Mahony, D. et al., "Electronic Payment Systems," The Artech House Computer Science Library, June 13, 1997	
		Rafael Hirschfeld (Ed.). "FC '97 Papers," In Proceedings First Int'l Conference on Financial Cryptography, February 1997, URL: http://www.arraydev.com/commerce/jibc/9704-30.htm	
AC		Kosiur, Dave, "Buying Data bit by bit with Microcash: new technology lets Internet users pay as they go," PC Week, vol. 13, no. 34, August 26, 1996	

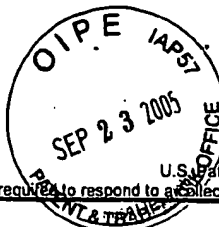
Examiner
SignatureDate
Considered

9-30-05

*EXAMINER: Initial reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



PTO/SB/08B (07-05)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number	10/616,124
Filing Date	July 8, 2003
First Named Inventor	Marvin T. Ling
Art Unit	3624
Examiner Name	Ella Colbert
Attorney Docket Number	GTX-005

Sheet	7	of	7
-------	---	----	---

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
EC		"The MilliCent Protocols for Inexpensive Electronic Commerce," In Published Proc. First USENIX Workshop on Electronic Commerce, July 195, URL: http://www.millicent.digital.com/works/details/papers/millicent-w3c4/millicent.html , printed 10/25/01	
		"The MilliCent Protocols for Electronic Commerce," In Published Proc. First USENIX Workshop on Electronic Commerce, July 195, URL: http://www.millicent.digital.com/works/details/papers/mcentny.htm , printed October 25, 2001	
		Neuman, B. et al., "Requirements for Network Payment: The NetCheque™ Perspective," In Proceedings of IEEE Compcon'95, San Francisco, U.S.A., March 1995	
		Medvinsky, Gennady, "NetCash: A design for practical electronic currency on the Internet," In Proceedings of the First ACM Conference on Computer and Communications Security, November 1993	
		"Payment mechanisms designed for the Internet," printed from the Internet at http://ganges.cs.tcd.ie/mepeirce/Project/oninternet.html , On October 23, 2000	
		"FC '97 Papers," Rafael Hirschfeld (Ed.), February 1997, printed from the Internet at http://www.arraydev.com/commerce.jibc.9704-30.htm , on October 20, 2000	
		"Networked payment mechanisms & digital cash," printed from the Internet at http://inf2.pira.co.uk/top033.htm , on October 20, 2000	
		"Scaleable, Secure Cash Payment for WWW Resources with the PayMe Protocol Set," printed from the Internet at http://ganges.cs.tcd.ie/mepeirce/Project/Payme/Overview.html on October 23, 2000	
EC		Rodriquez, Karen, "Toolkit Secures Internet Transactions," InfoWorld, col. 17, no. 8, p. 10, February 20, 1995	

Examiner Signature	<i>E. Colbert</i>	Date Considered	9-30-05
--------------------	-------------------	-----------------	---------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.